

THE CHECK COLLECTOR

April-June 1999

The Journal of
THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

Number 50

Card No. 145.

San Bernardino, Cal., Nov. 4, 1912.

Arrest for Passing a Bad Check. *117* A Felony. *OK*

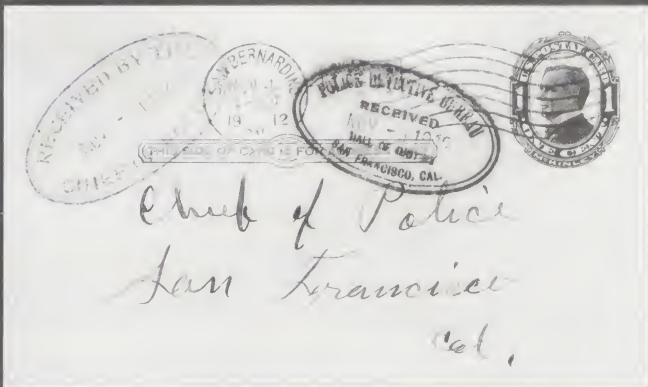
H. Antonio, a Greek, talks good English, about 30 years old, height about 5 feet 6 inches, weight about 160 pounds, stout build, black hair, dark brown eyes, smooth shaven, dark complexion, bottler by occupation, and has been working in a soda bottling works here, left eye a little crooked, very talkative, some times wears nose glasses with chain and hook fastened over ear. When last seen here was dressed in a drab colored hat, white shirt with lay down collar and dark tie, brown suit.

May have an Italian woman with him, whom he claims to have married recently. She is a woman about 30 years old, about 5 feet 5 or 6 inches in height, medium build, dressed in a grey suit, velvet shoes, red hat covered with black lace.

This man has recently bought a very nice black zinc trunk, size 30, brass trimmings, has clasps on front and on each end of lid.

I hold felony warrant for H. Antonio, arrest and notify

J. C. RALPHS, Sheriff.



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To our members:

Write something for *The Check Collector*! We need articles about checks, check-related subjects, and fiscal documents. See the list of 32 areas of collecting interests on the inside back of the mailing cover for ideas.

We accept all material. Illustrations require an original or a good, clear, black and white copy, preferably as large as can be obtained. Original checks sent in are copied and returned carefully. Any questions, ask the Editor!

To our advertisers:

Deadline for advertising copy to run in the July-September issue of *The Check Collector* is August 10.

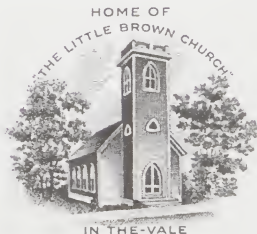
The Check Collector is an effective means of reaching the check collecting hobby, and our membership of collectors and dealers of checks and related financial documents. It contains feature articles about checks and check collecting and news about the hobby.

Advertising orders must be paid in advance and shall be restricted to checks and related fiscal documents, publications, accessories, and supplies. The ASCC accepts advertising in good faith, reserving the right to edit copy. Copy for ads must be camera-ready or the Editor will set it as best he can.

ASCC assumes no financial responsibility for typographical errors in advertising. However, it will reprint that portion of an advertisement in which a typographical error appeared upon prompt notification of such error.

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The Little Brown Church - a heavenly relief from the Robber Barons, bad checks, failed deposits, protested notes, forgery, and war featured in the rest of the magazine! See the story on page 20.

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Theodore Judah Forgotten Railroad Builder

by Charles V. Kemp

For the son of an Episcopal minister, Theodore Duhone Judah was to have a grand dream. In fact his dream would have been grandiose for anyone born in the first half of the last century. Theodore was born in 1826 and, compelled by his father's early death to enter a local technical school instead of Annapolis as had been planned, he soon developed an interest in railways which lead him to an entirely different life and a passion which would cause people to refer to him as "Crazy Judah".

Immediately after graduation Theodore found work as a railroad engineer, and by the time he was twenty-two his accomplishments included supervising construction of part of the Erie Canal and building the Niagara Gorge bridge, which was considered one of the major engineering feats of the times. By 1854 his reputation as a highly-skilled professional had reached even the governor, so when a man arrived from California looking for an able engineer, it was Theodore who was summoned to the governor's mansion.

The man from California was looking for someone to build a railway from Sacramento to the gold regions and he quickly offered this job to Theodore. There was little reason to accept the offer; there were railroads being built all over the East and California was isolated and reachable only after a long and hazardous voyage. But the thought of being the one to build the first railroad on the West Coast was too much to resist, and Theodore wired his wife in Buffalo, "Be home tonight. We sail for California April 2nd."

After journeying by steamer to the Isthmus they traveled overland to another steamer which carried them to San Francisco. From there a river steamer took them to Sacramento, where he once set to work on the Sacramento Valley Railroad.

Over a hundred men were involved on the project while clipper ships carried over cargoes of iron rails and even a fifteen-ton locomotive. A year later, the first run was made over the S.V.R.R. It was only twenty-one miles long but cut a full day off the trip to Tulson.

His interest was short-lived, however, as the placers were running out of gold, and with dwindling demand, the owners were forced to abandon their original intentions of spanning the state. Judah, though, was now dreaming of a railroad that would connect California to the East. Hired to survey a wagon route over the Sierras, he looked instead for a suitable route for a railroad and found one by way of the town of Dutch Flat. From all he had to do was convince others that it could be done.

This would not be easy. The Sierras rise over seven thousand feet in just twenty miles. This abrupt climb, along with their deep canyons, made them a formidable barrier and caused many people to consider Judah crazy. There were others though who realized that California would never reach its potential without a rail connection with the East.

In 1859 a convention was held to discuss a transcontinental railroad. The delegates elected Theodore Judah as their emissary to convince Congress of the practicability of the idea. Once he arrived in Washington his intelligence and enthusiasm attracted



Theodore Duhone Judah, from a picture in the Library of Southern Mississippi.

attention, but Congress was already being split along sectional lines and no Southerner would support a route through the North. Judah returned to California empty-handed but had made a favorable impression.

Once back in California he spent all summer surveying and making field notes. With that accomplished he turned to writing the articles of a railroad to be called the Central Pacific. Now he could begin selling stock. The residents of Dutch Flat helped him out by subscribing for \$46,000, and he headed for San Francisco full of optimism. He needed \$115,000 to build from Sacramento to the state line but investors there were not interested in a project that seemed to have such little chance of success.

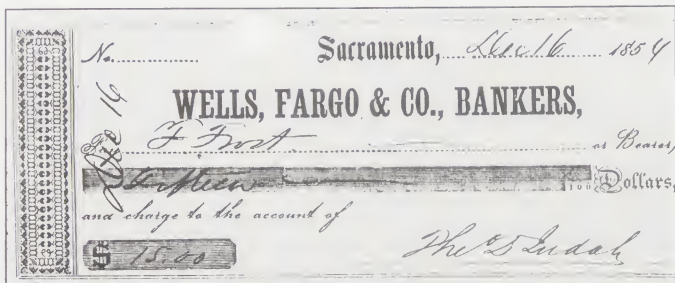


Figure 2. A check on the Sacramento branch of Wells, Fargo & Co. signed by Judah shortly after his arrival there.

Back in Sacramento, Judah arranged a meeting with some prospective investors that was to take place above a hardware store. At that meeting would be four men who even today are remembered through universities, banks and museums which they created. They were Charles Crocker, Leland Stanford, Mark Hopkins and C. P. Huntington, who owned the hardware store.



Figure 3. A billhead showing both the front and rear of the store where the Central Pacific came into being.

These men were not capitalists looking for an investment but merchants looking for profits, and they readily understood the advantage of controlling trade to the new mines being discovered in Nevada. These mines were deep underground and would require not only the normal supplies but also heavy hoists and stamps. All of this would have to be hauled over the mountains and they thought the risk involved was worth the profits to be had. That night all but Huntington agreed, and the next day he, too, came around.

All that the four merchants, joined by two others, would risk taking was 800 shares. That was enough to get started, and the Central Pacific Rail Road was incorporated with Stanford as president, Huntington as vice-president, Hopkins as treasurer and Judah as chief engineer. Judah at once set about surveying a route to the foothills.

The mountains would be a tremendous challenge requiring high trestles, tunnels cut through solid granite and snow sheds to shelter the tracks from the winter snows. Yet Judah believed that it was possible and that he would be the man to do it. The expense, however, would be greater than private investors could afford, and once again Judah departed for Washington. In 1861 the situation was much changed; now a northern route was the only choice and a railroad was clearly the fastest way to bring the mineral riches of the West back to the East. On July 1, 1862, President Lincoln signed into law the Pacific Railroad bill which Judah had helped write. It provided for two companies to build from the Missouri River and from Sacramento. They were to be granted a generous right-of-way and ten alternate sections per mile, as well as a lucrative loan in the form of U.S. bonds of from \$16,000 to \$48,000 per mile depending on the difficulty of the terrain.

In January of 1863, the first work got underway. Stanford was now governor of California and was using his influence to raise funds until the government subsidies could kick in. Judah left the financial matters to his partners and concentrated on construction. This was his only concern, but profits were the only thing on his partner's minds. To them this was not a glorious dream, but only a way to control commerce while milking the government of every cent possible. Small wonder that they later came to be known as the "Robber Barons."

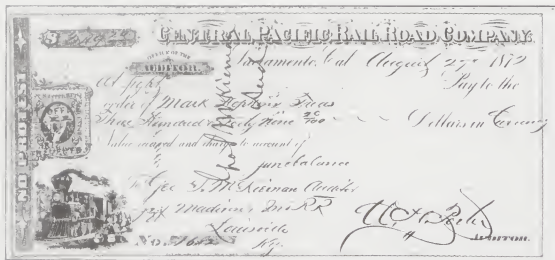


Figure4. A Central Pacific draft payable to Mark Hopkins as Treasurer, but not endorsed by him.

To further their profits, the board, now consisting of just the four merchants, formed their own construction company and put all the contracts to it. Their boldest move was an attempt to "move" the foothills many miles west of where they actually began in order to get a greater loan amount. Judah was able to thwart that scheme, but a clash was inevitable. Soon the board put him off from all decisions. When they offered him a buyout, he was only too happy to accept.

Convinced he could find new backers with the same vision that he had, he sailed again with his wife for the East. This was to be his last trip, however, as he contracted yellow fever during the overland trek and died on Nov. 2, 1863, only a week after arriving in New York.

The board of the Central Pacific passed a resolution of sympathy for his widow. This was the only acknowledgement they ever made of the man who would make them millionaires many times over. They now appointed a replacement who would be less troublesome to them, and when the railroads were joined in 1869, the name of Theodore Judah had been forgotten, along with his contribution to the first transcontinental railroad.

Even today, the route that he surveyed is considered the most practical one possible and is a tribute to his skill.

Bad Checks

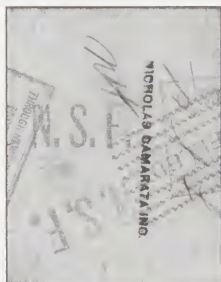
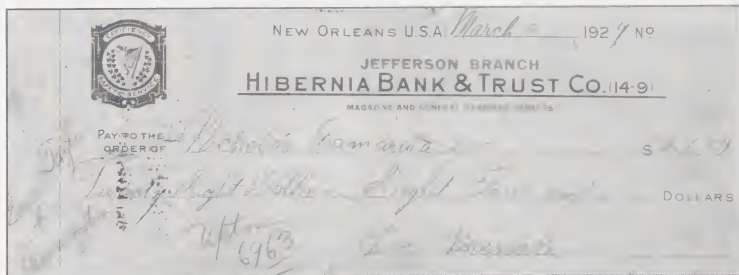
by Bob Hohertz

There are, on any given day, at least several interesting items to be found on Internet auctions for those of us who collect checks, stocks, bonds, and other miscellaneous financial documents. I am most familiar with eBay, though I know there are other sites that I could be checking out as well. One such source of material is quite enough at the moment.

Several months ago I noticed a lot described as fraudulent checks from the 1920's which came from an evidence locker associated with the New Orleans District Attorney's office. Always looking for interesting things to feature in *The Check Collector*, I bid on the lot, but not enough to win. The seller, Bill Newton, got in touch with me via e-mail to say that he had about 600 additional checks from the same source, so if I was interested, I could still obtain some from him. After several exchanges of messages he sold me a group of the checks and agreed to take out an advertisement in this issue offering more of them. If he sells more than a specified amount he will split the proceeds with me, and I will donate anything over \$7.50 that I get from him to the ASCC. Therefore, you can regard this article as an 'infomercial,' an ungodly term that I learned from daytime television.

The checks are from a real cross-section of Louisiana banks. Those I received dated from 1921 to 1931. Some have interesting logos, and some are quite plain. Many show some degree of soiling from their sojourn in the locker, or perhaps from their handling before they reached it, but all that I have seen are collectible. Some have clear indications as to why they ended up being brought to the attention of the police, while others do not. These include: apparently drawn on in error, no such account, account closed, not sufficient funds (NSF), no such bank, refused, unable to locate account, and the like.

Here is a selection of what crossed the DA's desk some 70 years ago.



Figures 1 and 2 show a vignetted check of the Hibernia Bank and Trust Company of New Orleans, printed in red and green, with an underprint in gray-green of a harp and shamrocks, similar to the vignette.

Shown at the left is a portion of the reverse of the check, showing a Not Sufficient Funds (N. S. F.) handstamp as well as two pencil notations to the same effect. Portions of several other handstamps are visible as well, as the endorser of this check, Nicholas Camarata Inc., had the endorsement guaranteed by the Interstate Trust and Banking Company, but then the endorsement stamp was over stamped 'Cancelled.'

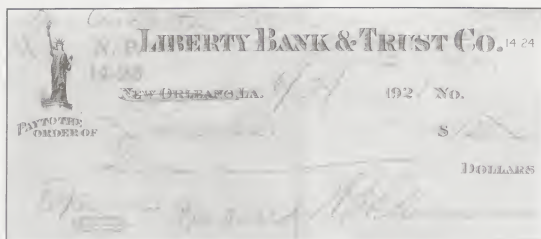
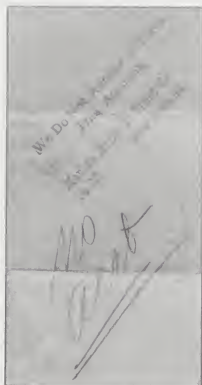
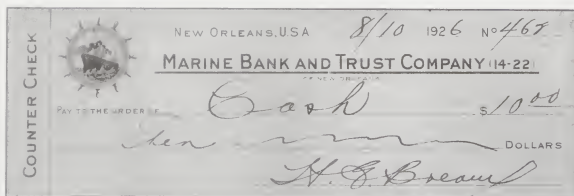


Figure 3 is a makeover check from the Liberty Bank and Trust of New Orleans to the Ouachita National Bank of Monroe. The reason this check ended up in the DA's office is that someone erased an endorsement, and there is a pencil 'ns' on the back as well. These notations are difficult to see in a welter of bank handstamps, so are not illustrated here.



Figures 4 and 5 show the front and part of the back of a counter check of the Marine Bank and Trust Company of New Orleans. Like the Hibernia Bank and Trust Company check on the previous page, this one echoes the vignette in a gray-green underprint.

Unlike the previous checks, which apparently were written on valid accounts which did not contain enough funds to cover them, this one was written on a bank where the writer did not have an account. It is surprising that the bank teller would have cashed it without determining that fact.

Commercial Trust & Savings Bank
New Orleans

REASON INDICATED (X)

<input type="checkbox"/> Mixed	<input type="checkbox"/> Body and Figures
<input type="checkbox"/> Endorsement	<input type="checkbox"/> Bank Stamp
<input type="checkbox"/> Signature	<input type="checkbox"/> Check Altered
<input type="checkbox"/> Not countersigned	<input type="checkbox"/> Check mutilated
<input type="checkbox"/> Not Sufficient Funds	<input type="checkbox"/> Signature Illegible
<input type="checkbox"/> Witness to Mark	<input type="checkbox"/> Signature Informal
<input type="checkbox"/> Post Dated	<input type="checkbox"/> Payment Stopped
<input type="checkbox"/> Receipt of Payee	<input type="checkbox"/> No Authority to Sign
<input type="checkbox"/> Account Closed	<input type="checkbox"/> Apparently drawn on us in error
<input type="checkbox"/> Drawn against uncollected funds	
<input type="checkbox"/> Savings Account pass book must accompany	
<input type="checkbox"/> No authority to pay duplicate	

HE BRANCH
STANDARD SAVINGS BANK (14-2)
CHE BLDG.


April 10, 1924 No. 207

Phil G. \$ 8. ²⁵/₁₀₀

DOLLARS

Handwritten signature

Figure 10. Another, more versatile, tag attached to a check drawn on the Maison Blanche Branch of the Canal-Commercial Trust and Savings Bank of New Orleans. The problem here was again a simple case of insufficient funds. Whoever Jeff was, it was drawn to his attention.

 **BAT. MELUN**
REAL ESTATE
334 CARondelet STREET
NEW ORLEANS, LA.

No. *May 6, 1923*


PAY TO THE ORDER OF *Cash* \$100.00

One Hundred and No DOLLARS

To: **LIBERTY BANK AND TRUST CO.**
NEW ORLEANS, LA.

Bapt Melun

Figure 11. There is no indication as to why this check was included in the group. There are no handstamps or notations of any kind on the back, and from all indications it was paid normally. However, it's such a great item that I had to include it here. Mr. Melun must have had the logo custom-made for him.

 SAINT ROSE, LA. *5/2/24* 1924 No. *500*

BANK OF SAINT ROSE

PAY TO THE ORDER OF *myself* \$ *500*

DOLLARS

206905
not cashed

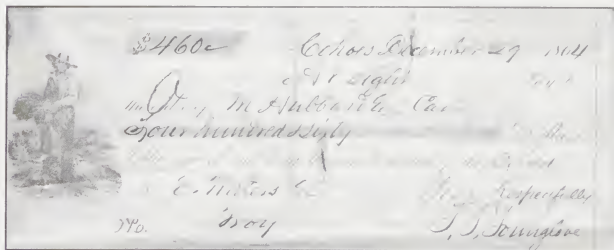
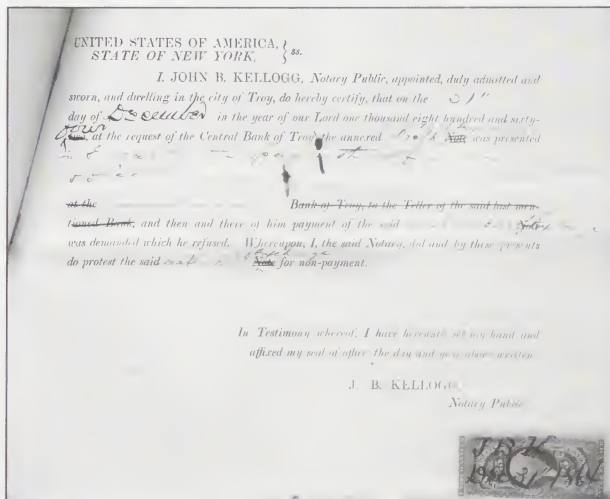
Figures 12 and 13. Finally, a small check from Saint Rose, Louisiana, made out to 'myself' on a closed account. Someone from the Whitney-Central Trust & Savings Bank must have been irate, as there are seven identical magenta handstamps on one end of the back of the check.

Protest

by Bob Hohertz

Perhaps I am in the minority, but even though I collect certain types of checks, I know fairly little about the process of banking or the body of law which applies to the financial instruments in my collection. It is always the case that my appreciation deepens as I learn more about those aspects of the hobby.

My first awareness of the legal process of protest came with purchase of several certificates of protest bearing first issue revenue stamps. The Revenue Act of 1862, Schedule B, provided a tax of, "Upon the protest of every note, bill of exchange, acceptance, check or draft, or any marine p . . . whether protested by a notary public or by any officer who may be authorized by the law of any State or States to make such protest, twenty-five cents..." But what is or was a protest, and why does a notary become involved?



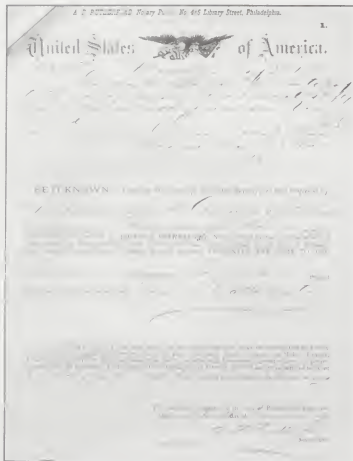
Figures 1 and 2. A formal protest of a sight draft drawn December 29, 1864 on E. Waters of Troy and refused payment by him on December 31, and the sight draft in question, which is attached to the certificate of protest. The draft is printed in pale red by G.W. Gould & Company of Albany.

The precise legal meaning of some terms may have evolved since the Civil War and the present, but the concept of protest is still with us. The following definitions and discussions are from **Banks and Their Customers** by Joan F. Garrett, published by Oceana Publications, Inc. in 1995. This material can be found on pages 21-24.

Let's begin with *dishonor*. "Dishonor means that the payer refuses to pay the instrument after proper presentment." Either a bank or an individual may dishonor an instrument.

Who may need to make good a dishonored instrument? "A drawer and an endorser are secondarily liable to pay a negotiable instrument unless they have expressly denied or disclaimed this responsibility..." Secondary liability only comes into play "when the primary party is asked to pay (presentment) and then refuses to pay (dishonor) and the drawer/endorser is given timely notice of that dishonor."

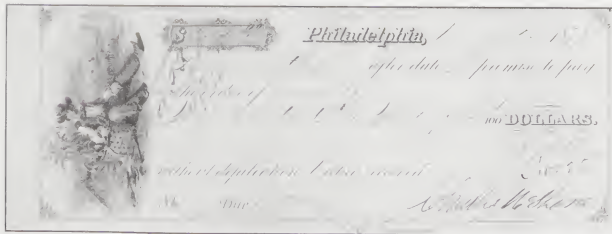
Now we come to *protest*. "A protest is a formal notice of dishonor which is written, notarised, and identifies the negotiable instrument, the holder, the fact that presentment was either made, excused or waived and that it was dishonored for non-payment. The protest can then be sent to all potentially liable parties to put them on notice of the dishonor."



Figures 3 and 4. On May 25, 1878 Charles McShane of Philadelphia wrote a promissory note to himself for \$355, due six months later, and endorsed it so it could most probably be used as collateral with the Bank of North America. When it came due and was presented by the notary, his answer was, "It will be attended to." This apparently did not satisfy either the bank or the notary, so a protest form was filled out and the note was attached.

By 1878 protests were not being taxed, so this form does not bear a twenty-five cent tax stamp.

The note itself, shown below, was printed in brown by Wm. F. Murphy's Sons of Philadelphia. It has been initialed and dated by the notary, A.P. Rutherford, just to the right of the vignette.



Notice that the wording on Mr. Rutherford's notices (Figures 3 and 5) specify that protest is "against all persons and every party concerned therein, whether Maker, Drawer, Drawee, Acceptor, Payer, Endorser, Guarantee, Surety, or otherwise howsoever against whom it is proper to protest..." Most of us no longer endorse checks that we are not cashing at a bank very often, but we probably do not think when we do that we may become liable to any other parties who receive the instrument after us. "If endorsers are put on notice they become liable - first endorser to second, etc."

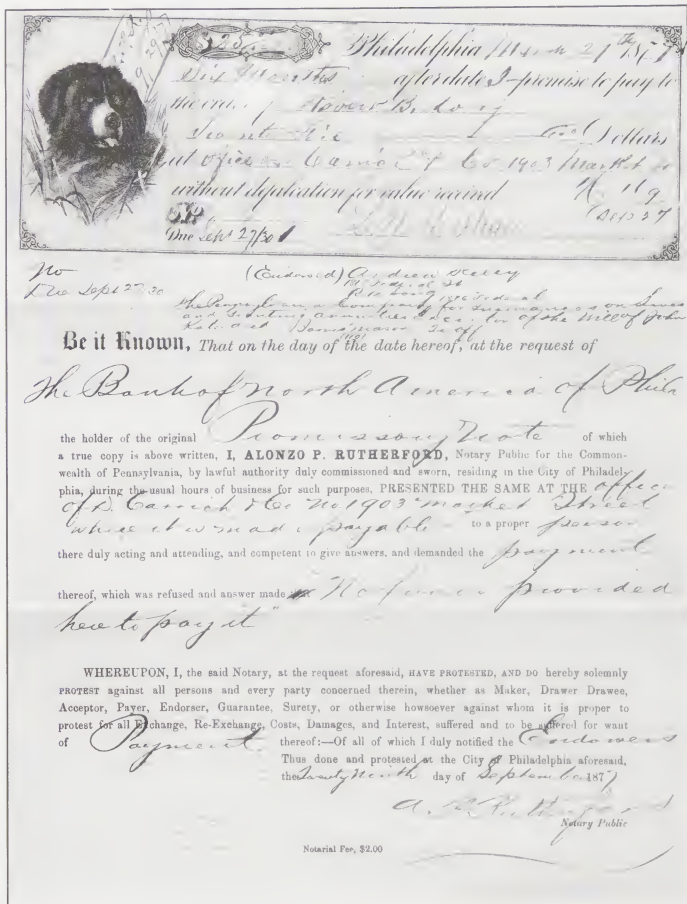


Figure 5. On March 27, 1877 L.W.A. Shaw wrote a six month note for twenty-five dollars to Robert B. Long. His endorsement follows that of Andrew Kelley, but as the original payee, it is likely he endorsed it over to Kelley. It then passed through the Pennsylvania Company for Insurances on Lives and Granting Annuities as executors of an estate, before it ended up with the Bank of North America. When it was presented to D. Carrick & Co. for payment, they replied, "No funds here to pay it." Hence the protest, naming all of the endorsers, whom are listed just below the attached note.

The phrase *no protest* often appears on railroad drafts of the Civil War and Spanish American War eras. According to *Banks and Their Customers*, "No protest: a waiver of formal protest of a negotiable instrument, which is also deemed to be a waiver of presentment and dishonor." Most of the instruments in question are not the normal types of drafts, as the 'maker' is drawing on an account with another railroad, and therefore able to waive the right to protest if the instrument is not paid. If this is not a correct interpretation, readers are invited to send in a better explanation. Also, why is the originator of the draft waiving this right? Does that then allow assertion of a different right if the the instrument is not honored?

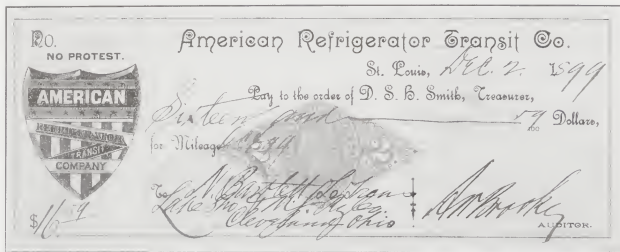
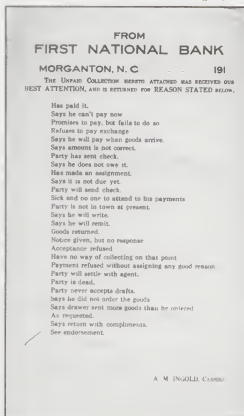


Figure 6. A 'no protest' railroad draft from the American Refrigerator Transit Company of Saint Louis charging \$16.59 for mileage for October 1899, drawn on the Lake Shore and Michigan Southern Railway Company of Cleveland.

Perhaps one of our members who is associated with the legal profession can improve on this brief exposition, but at least I now feel a bit more knowledgeable than before about how checks, drafts and notes actually work.

A Conversation Piece courtesy of Judith Murphy

Has paid it		Refuses to pay exchange
Says he can't pay now		Says he will pay when goods arrive
Says amount is not correct		Has made an assignment
Party has sent check		Says it is not due yet
Says he does not own it		Party will send check
Sick and no one to attend to his payments		Party is not in town at present
Says he will write		Goods returned
Says he will remit		Notice given, but no response
Payment is refused without assigning any good reason		Acceptance refused
Party is dead		Have no way of collecting on that point
Says he did not order the goods		Party will settle with agent
Says drawer sent more goods than he ordered		Party never accepts drafts
Says return with compliments		As requested
		See endorsement
		Appropriate for an issue of TCC that is largely devoted to things that can go wrong...

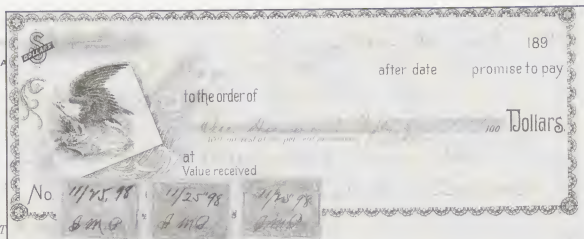


An Informal Protest or, An Unfinished Story

998.-CHATTEL MORTGAGE



THAT



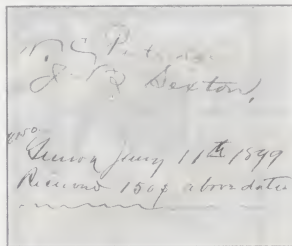
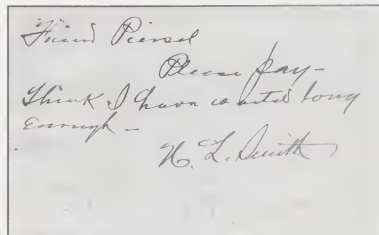
of the county of Fillmore and state of Nebraska, party of the first part in consideration of the sum of One Hundred fifty five & 10/100 DOLLARS, to wit: in hand paid by W.C. Partridge party of the second part, the receipt whereof is hereby acknowledged, have bargained and sold unto by these presents do grant and convey unto the said party of the second part, his heirs and assigns, executors, administrators, etc., the following goods and chattels, to-wit:

1600 bu. ear corn in the crib on the NE^{1/4} of Sec 28 Township (6) Range Two (2) West in Fillmore County Nebraska.

On November 5, 1898 J.M. Piersol of Geneva, Nebraska, borrowed \$155 from W.C. Partridge, secured by 1600 bushels of corn. Piersol wrote a note due January 1, 1899, with interest of 10% per annum beginning on that date presumably on any unpaid balance.

The endorsement to the right shows that \$150 was paid on January 11, 1899.

It appears that as of February 2, 1902, the remainder had not been paid H.L. Smith, who must then have held the note. wrote the message below to Mr. Piersol: "Friend Piersol.. Please pay - think I have waited long enough. H.L. Smith."



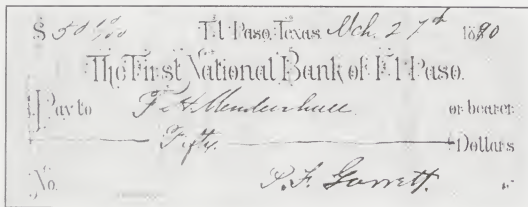
Another, unsigned, message attached says, "Mr. Piersol says that within a few days after he paid the \$150 he met JB Sexton in the Bank at Strang and paid him the remaining \$5.50 with the understanding that he Sexton was to send him the note. That he frequently asked Sexton for the note and his reply was that Partridge had it & that he had sent for it but it had not come. Mr. Piersol says that as soon as the roads get better he will go to Geneva & see you."

The rest of the story is lost in history.

The Price of Fame

by Ray Anthony

Pat Garrett earned his place in the lore of the West when, as the Sheriff of Lincoln County, New Mexico, he shot and killed the notorious Billy the Kid in July of 1881. Fame has its price, and in 1890 someone named F. H. Mendenhall must have thought he could pass off a forged check in Garrett's name on an out-of-town bank. The attempt was not successful, as the illustrated check bears a voided endorsement on the back.



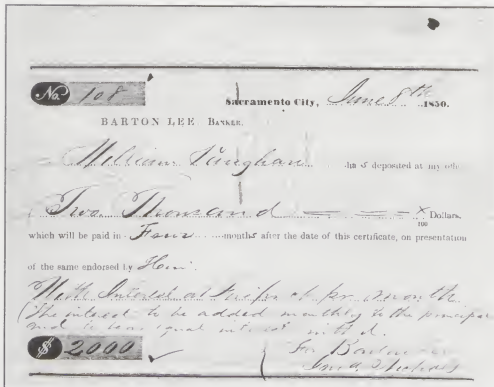
Garrett swore out a complaint, "That one F. H. Mendenhall without lawful authority and with intent to injure and defraud, did willfully and fraudulently make a false financial instrument in writing purporting to be Pat F. Garrett," and a warrant was drawn up for Mendenhall's arrest. The outcome of the affair is not known to this writer.

An Unwise Deposit

by William E. Buford

This four month C/D dated June 8, 1850 in Sacramento clearly indicates what can go wrong with "Good Deals." William Vaughan deposited \$2,000 with Barton Lee*, a local banker, at a wonderful rate of interest, namely 5 per cent per month, compounded monthly for four months.

Unfortunately, hard times hit California in 1850. Mr. Lee went bankrupt shortly afterwards and Mr. Vaughan not only did not get his interest, but lost his principal as well.



*Mr Lee was a Sacramento banker who went into business in early 1850 and advertised "a liberal rate of interest on deposits."

A New RN-X7 Variety

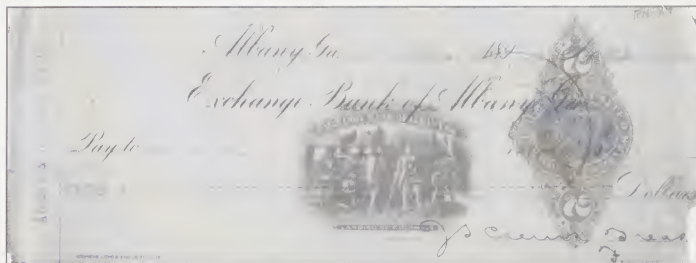
by Coleman Leifer

The Scott *Specialized Catalog* shows RN-X7d as the two-cent Spanish American War revenue stamp that is printed vertically. The Castenholz *Field Guide to Revenue Stamped Paper* lists three users of this variety. A fourth user has been found since the guides were published. The users were:

Washington, DC; Central National Bank; R.P. Clarke & Co.
Portland, ME; Union Mutual Life Insurance Co.
Rochester, NY; Cutler Manufacturing Co. (unrecorded)
Troy, NY; Union National Bank, Troy, NY; Malleable Iron Works

The imprint in each instance is on the left side of the document, reading up.

A fifth user has now surfaced. The imprint on this check, however, is on the right side and reads down, creating a new variety. The check is from the Exchange Bank of Albany, Georgia, and was issued by the Albany and Northern Railroad. It was printed by the Stephens Lithographic and Engraving Company of St. Louis and has a vignette, in yellow, of the Landing of Columbus. This is the same vignette that appears on the 2c Columbian stamp (Scott 231)



The Albany and Northern Railroad was created by a reorganization of the Albany, Florida and Northern Railway in 1895. It was reorganized again, in 1910, as the Georgia, Southwestern and Gulf. It was reorganized still again, in 1942, under the previous Albany and Northern name. The railroad ran from Albany to Cordele, Georgia, a distance of 55 miles.

Another Bad Check



A Challenge to RN Collectors!

by Bill Kanowski

The Trenton (New Jersey) Banking Company presents, in my opinion, the most nearly complete RN type set available. Included in this set are:

RN-B1	Liberty with flag, blue, printed by Nicholson, Stationer
RN-C1	Maid with pitcher, printed by W. T. Nicholson
RN-D1	Maid with pitcher, printed by Alpaugh & Anderson, Stationers
RN-E4	Maid with pitcher, printed by W. T. Nicholson
RN-F1	Maid with pitcher, printed by Alpaugh & Powers
RN-G1	Maid with pitcher, printed by Alpaugh & Thompson, Stationers
RN-H3	red, unused
RN-J11	Bowman & Company, green, printed by Sharp's Print
RN-L5	(purple), printed by Sharp, Printer
RN-X7	A. F. Jamieson, printed by C. H. Cox

I challenge any of our membership to provide a more complete RN type set from one bank!

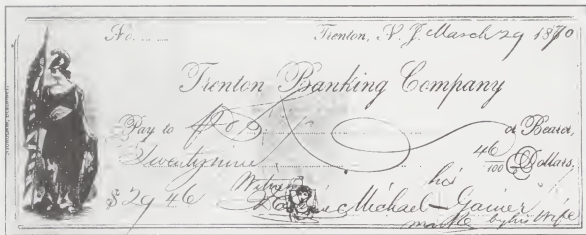


Figure 1 The liberty with flag check printed by Nicholson, Stationer.

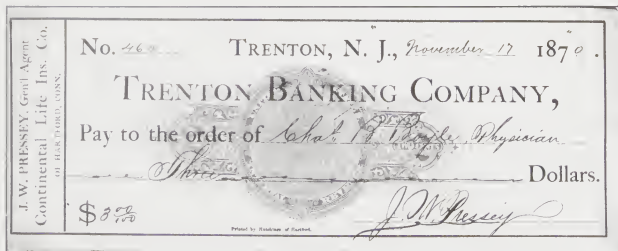


Figure 2. A type C revenue on a Trenton Banking Company check not mentioned in the listing. It was used by a general agent of the Continental Life Insurance Company and printed by Hutchinsons Printing House, of Hartford, Connecticut.



Figure 3. Type G-1 on a check with the maid with pitcher vignette. This example was redeemed.

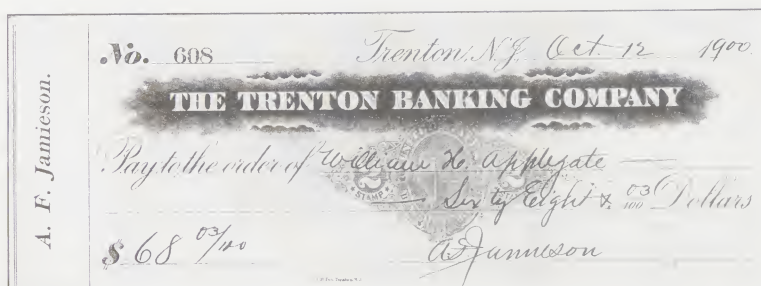


Figure 4. Many banks which used Civil War era revenue stamped paper were not still active at the turn of the last century. The Trenton Banking Company was, and so used Type X stamped paper.

Editor's Note:

Let's consider a similar challenge: provide a more nearly complete RN type set from one *user* than offered by the Lawrence Manufacturing Company of Boston dividend checks and regular checks. If they had not used two different banks for their dividend checks, Merchant's National Bank and National Webster Bank, they would have tied the Trenton Banking Company for major types, and swamped them if minor types were to be allowed in the count. The firm used types B-1, C-1, C-21, D-1, D-7, E-7, G-1, M-2, N-3 and X-7. Inverted RN's of types C-21a, D-1c and N-3b are also found on these checks as well as M-2a, with the RN erroneously printed on the back of the check.

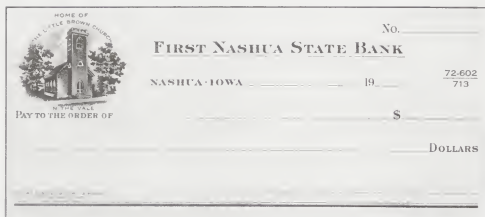
Lunt, Preston & Kean of Chicago, and their successor, Preston & Kean, come close to the Trenton Banking Company tally. They are known to have used C-1, D-1, E-4, F-1, G-1, J-4, J-11, L-10, and O-2, leaving them one short of a tie. If anyone can add to the L, P & K list, please let the Editor know.



The Little Brown Church in the Vale

by Lee E. Poleske

The Little Brown Church in the Vale, one of the best known churches in the United States, is located two miles east of Nashua, Iowa on Highway 346. A vignette of the church appears on a First Nashua State Bank check.



One of the reasons it is so well known is the hymn "The Church in the Wildwood," also known as "The Little Brown Church in the Vale." It is interesting to note that the song preceded the church.

In June 1857 William Pitts, a young music teacher, was traveling to visit his bride-to-be, who lived in Fredericksburg, Iowa. The stagecoach stopped in Bradford, Iowa, for a lunch break. Pitts walked around, and one particular wooded area caught his fancy. He felt it would be the perfect place to build a church. When he later returned to his home in southern Wisconsin, he could not get that vision of a church in the woods out of his mind. He wrote a poem "The Little Brown Church in the Vale" and set it to music.

Three years later Pitts returned to Bradford to teach music at the Bradford Academy. He was stunned to see a small church being built at the very spot he had visualized in his hymn.

The church was designed by Reverend J. K. Nutting. Construction started in 1860, but due to delays caused by the Civil War it was not completed until 1864. The building (see Page 2 for detail), which measures 25 by 50 feet, is a simple clapboard structure with an entrance tower at one end and four arched windows on each side. Most of the materials and labor to build it were donated by members of the congregation.

When the church was dedicated, Mr. Pitts' vocal class from Bradford Academy sang his hymn for the first time in public.

Mr. Pitts sold the song to a Chicago publisher for \$25.00. He used the money to help in earning a medical degree, after which he set up a medical practice in Fredericksburg.

At the turn of the century the church was closed for a time. Bradford, once a thriving town of over a thousand, slipped into oblivion when the railroad bypassed it.

Thanks in large measure to Iowa's four Weather-wax brothers, who sang gospel music all over the United States and Canada, the hymn was heard by thousands. Another gospel group, the Charles City Quartet, always ended its program by telling the story of the Little Brown Church in the Vale and then singing the song.

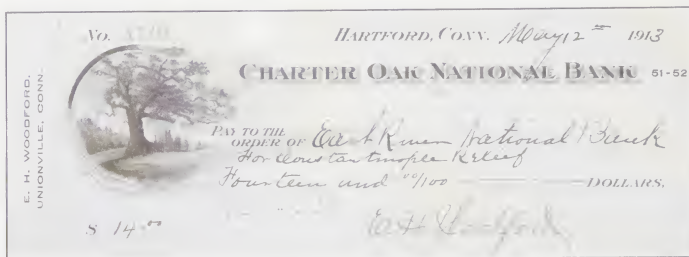
The growing popularity of the hymn brought thousands of couples of all denominations to the church to be married. In 1952 the first Annual Wedding Reunion was held at the Little Brown Church. As many as 500 people have attended this event, which is always held on the first Sunday in August.

As many as 60,000 visitors visit the church each year. The church even has its own web site: <http://www.littlebrownchurch.org>.

War in the Balkans

by Mike Kazanjian

The payee on this check from the Charter Oak National Bank of Hartford, Connecticut caught my eye: "East River National Bank for Constantinople relief." After a little research I came across another war in the Balkans. In 1912-13 Greece entered into an alliance with several of the Balkan nations - Serbia, Bulgaria, and Montenegro - to oppose Turkey, then known as the Ottoman Empire.



The more research I did the longer the story became, so to make a long, and complicated, story short, the city of Constantinople was nearly destroyed by fire on June 4, 1912. By October 31 there were more than 300,000 troops fighting in and around the city. In November of 1912 the Turkish army managed to repel an attack by Bulgarian troops but within a week (11-18) Cholera was widespread in the city. Peace talks started in London that December.

After several false starts a peace treaty was signed on August 10, 1913. During the war several claims to mass murders and other atrocities by Bulgarian troops in the area came to light, with little resolved.

This check from the account of E. H. Woodford of Unionville was a charitable contribution of \$14.00 for the relief of what must have been a very beleaguered city. One thing this research revealed is that not much has changed to this day.

Research from *Chronicle of the 20th Century*, Chronicle Publications, Mount Kisco, NY 1987.

News Release from the International Autograph Collectors Club and Dealers Alliance

IACC/DA, in its effort to continue being the leading organization in the autograph trade has initiated an autograph expertising service. This has been long time in coming and we are pleased to be the first organization in our industry to introduce this much needed service.

The concept is simple, expertising by consensus, that being by three qualified professionals. The strength of an IACC/DA Certificate signed by three respected names in our industry is expected to revolutionize our business as well as bring it to a level that it deserves. The IACC/DA will create a uniform standard for the entire industry as it is already recognized as the largest repository of knowledge within the trade.

Experts will be pooled from within our 130 professional dealer membership. The initial phase of expertising will take place at IACC/DA endorsed shows and will formally be inaugurated at the New York International Autograph Extravaganza held at the New Yorker Hotel on May, 16, 1999.

Collectors, dealers, autograph gallery owners are invited to bring any questionable items or items needing authentication to this grand event. There will be a fee charged for this service. For additional information contact: IACC/DA, 4575 Sheridan Street, Suite 111, Hollywood, FL 33021 USA.

Letter to the Editor

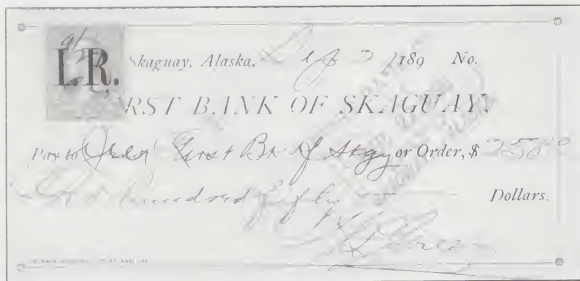
Just a note to say that the updated Index - Volumes 1-48 is a very happy surprise. I have just inserted a copy in the front of my five binders containing the issues of *The Check Collector*.

In my article, under Figure 1 on page 8 of the last issue, the initials "B of E" are stated to be for the Bank of England. This information was given me some time ago by a person who had worked at a branch of an American bank in Hong Kong where many checks and other documents were deposited or cleared daily. I have just acquired a 1990 **Fourth Edition of British Commonwealth Revenues** by J. Barefoot & A. Hall and was surprised and pleased to see listed and illustrated, types of Hong Kong duty stamps with various overprints. The "B of E" was stated as overprinted on duty stamps used on bills of exchange. I wanted to let you know before world revenue stamp collectors set the record straight. Now, with three world revenue stamp catalogs, I am having a happy time reviewing my world cheques with special attention to the revenue stamps. The revenue stamps look ever so much more interesting on the cheques than lined up on an album page.

The Check Collector looks as nice as ever. I enjoy the new types of features. As soon as time permits I shall send in a short article on bearer checks. I think this type of check will reappear in places before too long. It appears to be a handy way to keep ahead of inflation paper money.

Happy collecting.
Bob Spence

A Find on the Internet



The illustrated check was obtained recently through an Internet auction. Revenue stamped paper checks from Alaska are quite rare - one known to date - and checks bearing adhesive revenues are not at all common. This one was used in Skagway, then spelled Skaguay, on September 27, 1898, fairly early in the Spanish American War check tax period. The town itself was in the midst of a series of changes bringing it from a wild frontier town to a more respectable settlement.

Skagway was founded in 1897. The first wave of gold rush stampeder arrived in July, and in October Soapy Smith and five henchmen made their appearance, fleeing the results of various criminal activities in Colorado. These hoodlums virtually ran the city for several months, until a number of citizens formed a group to get rid of them. On July 8, 1898, a series of events led Smith to try to break up a meeting of the vigilantes, which resulted in his being fatally shot. His friends were ordered out of town, and US Army troops were called in to prevent lynchings. By the time this check was written, a bit over two months later, the town was struggling with financing public schools and fire-fighting equipment through a series of taxes on merchants and donations by private individuals.

More interesting detail on this period can be found in *The Alaskans*, published in 1977 as a part of the Time-Life Series *The Old West*.

CELEBRITY CHECKS

by Lance Campbell

Angela Lansbury



One of the small pleasures in life is a good mystery novel. I came to this realization sometime around the fifth grade. By the time I was eleven years old I had read every book in the *Hardy Boys* mystery series. It wasn't long before I graduated to tales featuring Sherlock Holmes, the quintessential detective of all time. Later I came to appreciate Miss Marple, Agatha Christie's feminine equivalent to Sherlock Holmes.

When plans were announced in the early 1980's to air a new television murder-mystery series based upon Miss Marple's character, I was skeptical that they could pull it off. The plot of "Murder, She Wrote" centered around a writer of mystery novels, living in a small New England fishing village, who solved real-life murder mysteries every week. The show's producers would need good writers and a top-notch lead to make the show work. They got both. It is hard to visualize a better choice than Angela Lansbury to play the lead character of Jessica Fletcher. For a decade, "Murder, She Wrote" was one of the most watched programs on television thanks to the superlative performance of Angela Lansbury.

Angela Lansbury was born in London on October 16, 1925.

Acting ran in her blood. Her mother was stage and screen actress Moyna MacGill. Angela began training for the stage in childhood. In 1940, with London under the German blitz, she moved to New York to continue her drama studies. Hollywood soon beckoned and in 1943 she headed to the West Coast where MGM saw her potential and signed her to a long-term contract. One year later, at age 19, she was nominated for an Oscar for best supporting actress in *Gaslight*. She subsequently received two other Oscar nominations during her film career. In addition to her roles in television and film, she spent much time on stage appearing in such Broadway hits as "A Taste of Honey," "Mame," and "Gypsy."

The illustrated check was signed by Angela Lansbury on August 31, 1968. It was made out to "The Showcase" for \$19.48. "The Showcase" was a clothing store and there is a notation near the top border that the purchase was for "wardrobe." This check was from her business account, the Corymore Corporation. The account was maintained at the Culver City, California, branch of the Bank of America.

CORYMORE CORPORATION 24815 PACIFIC COAST HIGHWAY MALIBU, CALIFORNIA 90265		158
PAY TO THE ORDER OF <i>The Showcase</i>		<i>Aug 31 1968</i>
<i>Exhibit 48</i>		90-828 1222
<i>48</i>		\$19.48
CULVER CITY BRANCH Bank of America NATIONAL ASSOCIATION 1840 MAIN STREET CULVER CITY, CALIFORNIA 90230		48 DOLLARS
<i>Angela Lansbury</i>		
⑆ 222⑆ 0828⑆ 03669⑆ 03083⑆		4 8000000 9148⑆

Announcements

Security Printers Guide

Issuance of the revised *Security Printers Guide* has been delayed by the job of adding three-letter codes to each of the printers which will tie into those used in the Castenholz *Field Guide to Revenue Stamped Paper*. Bill Castenholz has graciously granted us permission to use the ones he has already assigned, and to expand on his work. Lyman Hensley is well along with this tremendous task. If you have not yet contributed information on printers not included in the previous *Guide*, there is still time to do so. Please write *now* to Bill Kanowsky or Lyman Hensley at their addresses shown on Page 3.

We have been wrestling with the cost of providing a copy of the *Security Printers Guide* to every member. In the past, I am told, a printer was found to donate the cost of printing it. I do not know of any who will do that this time around. The size will run from that of an issue of *TCC* to somewhere twice that, depending on organization and size of type. Our treasury would be seriously strained by the cost of printing and mailing.

I see several alternatives for printing and distribution. First, we could print an initial number of copies and sell them to members for some fairly nominal cost, perhaps \$4 or \$5. If we did this, we could offer copies to members of other organizations for a slightly higher cost as well. Alternatively, we could substitute it for one quarterly issue of *TCC* and absorb any extra cost which would not be great. That way, every member would get one without extra charge.

Other solutions, such as joint sponsorship with some other organization, selling advertising, and finding another printer to print the job for little or no charge have been considered. I do not know of any other organization that would not have the same problem, or be willing or able to help subsidize our cost. Selling advertising to help support the cost of *TCC* itself is not going well at this point, which is a problem for another column, and I do not see this as much help for the *Guide*. Finally, if anyone knows of a printer who would do the work for us free, please let us know.

If any of you have opinions or ideas on the distribution problem, please let Bill Kanowski or me have the benefit of your counsel as soon as possible. Thank you!

Shows

An ASCC Regional Roundtable will be held on Saturday, July 31, at 1:30 pm in conjunction with the three-day **Second Annual Nor-Cal Invitational Coin Show**, which takes place Friday-Sunday, July 30-August 1, 1999 at the Sheraton Concord Hotel, 45 John Glenn Drive, off Concord Avenue adjacent to the airport, Concord, CA. Show hours are 12-7 on Friday 10-6 on Saturday, and 10-4 on Sunday. The meeting will be run by Vice President Turrini.

An ASCC meeting will be held at 2 pm on September 18, 1999 at the **Fourth Annual Strasburg Paper Money Collectors Show** at the Historic Strasburg Inn, Route 896, Strasburg, PA.. It will be run by Secretary Leifer. The show takes place September 16-19.



Bb

Secretary's Report Coleman Leifer

This report includes all changes received through June 3, 1999

NEW MEMBERS

- 1645 ACKROYD, ALAN (C/D) 62 Albert Road Poole BH12 2DB England 2-8, 20, 22-24, 26, 32
(by Roger Patterson)
- 1647 COUITT, STEPHEN J. 444 June St Fall River MA 02720 2, 4, 7, 20-22, 31
(by Mike Kazanjian)
- 1652 DIAL, ED 1060 Arroyo Park Dr Pomona CA 91768 Abe Lincoln related "stuff"
(through Linn's Stamp News)
- 1650 LAMOUREUX, GEORGES (C/D) PO Box 6614 Lower Sackville NB B4C 3J1 (bills of exchange, promissory notes), 6,
(by Kevin Thorburn) 20, 22
- 1654 PATTON, STEVEN M. 9 Lower Coach Rd Hurricane WV 25526 1, 2 (WV), 3-7
(by Lee Poleske)
- 1653 QUERE, PATRICK JEAN FELIX 2502 Madison St Hollywood FL 33020 2 (Eastern US), 3-4, 20-22, 26, 30
(by Bob Spence)
- 1649 ROGERS, WILLIAM H. 400 Monterey Rd, #13 Glendale CA 91206 2 (CA), 4, 7 (Asia), 12 (Military Scrip)
(through Linn's Stamp News)
- 1648 ROSS, GRAHAME A. (C/D) 270 Main St Silver City NV 89428
(through EBAY and search engines)
- 1646 SPECTOR, JESSE 185 Hubbard St Lenox MA 01240 4, 22, 31
(through Linn's Stamp News)
- 1655 STODOLSKI, GERARD (D) 555 Canal St Manchester NH 03101 1, 21
(by Scott Winslow)
- 1651 WILLOCK, STEVE PO Box 35070 Tucson AZ 85740 2 (West), 4, 21-23, 26, 30-31
(through Bank Note Reporter)

REINSTATED

- 1585 THOMAS, HAROLD 806 E. Jersey Rd Lehigh Acres FL 33936 1, 4, 8-11, 14, 20, 21-24, 30-32

CHANGE OF ADDRESS

- 1631 BARBER, WILLIAM A. PO Box 15009 Chesapeake VA 23328-5009
- 1636 JAURON, MARK 31 Jane St., Apt. 5A New York NY 10014-1978
- 1215 KEMP, R. F. 8 Snowberry Ct Orinda CA 94563

DROPPED - NON-PAYMENT OF DUES

- 1549 BIRD, WALTER
- 0020 BISH, WILLIAM K.
- 1596 CARROLL, MICHAEL E.
- 1534 CUTLER, LAWRENCE E.
- 1500 FORD, HAROLD
- 1590 HART, TIMOTHY
- 1179 JOHNSON, HARRY R. SR.
- 1348 KENNEDY, BETTE
- 1515 KEUSCH, ERNEST E.
- 1047 KRETSCHMAR, F. L.
- 1619 LIPTON, MARSHALL
- 1560 MARELLI, ANGELO
- 1241 MCCUTCHAN, R. D.
- 1397 MCKENZIE, LEE F.
- 0015 MUELLER, BARBARA R.
- 1535 PAGE, DAVID W.
- 1196 ROBINSON, TED
- 1592 ROUSH, M. ELAINE
- 1591 SCHERICHI, WARREN
- 1510 SECRIST, JOE
- 0662 SMITH, BRUCE W.
- 1261 SMITH, LOGAN
- 1166 THOMPSON, MIKE W.

Member Exchange

Travelers checks wanted. Let me know what you have for sale/trade. Also wanted, David Keable 1984 book(s) on the subject. **Roland Prajoux**, 5 Residence Les Chaumes, 31520 Ramonville, France. E-mail prajoux@laas.fr.

Wanted: RN-type checks from the Northeastern states. Have RN checks of same area to trade. Will send xerox copies. **Joseph Garsick**, 8-C Maine Ct., Matawan, NJ 07747.

Checks signed by notable personalities sought by long-time collector. Fast cash & best prices paid. **Michael Reynard**, 1301 20th Street #260, Santa Monica, CA 90404. FAX: 310-315-0133, e-mail: reynard@ucla.edu.

Wanted by collector - small cardboard photos or tintypes that have revenue stamps attached. Nice checks to trade or will purchase. **Gary Ronk**, 6247 Cove Road, Roanoke, VA 24019.

Collector of Missouri checks looking to trade and correspond with other collectors of Missouri financial paper. **Gregg Voss**, 13 Roland Ave., Ballwin, MO 63021. Phone 314-230-9274.

Exchange postings will be taken from ASCC members who are collectors only. Postings of 20 words or less are free; please remit \$1 each issue for postings of 21 to fifty words. Name and address do **not** count toward the 20 words.

Neither the Editor nor the ASCC can be responsible for compliance with any promises made in postings, or in response to them. Be very clear as to the value you place on your material when discussing a trade. Fairness and common courtesy are to be expected. But common sense must rule.

A Simple Check Protector

Michael Miller

Members who collect Check Protectors like myself probably will be amazed at my latest find. This is undoubtedly the smallest Check Protector in existence!

Difficult to draw or photograph, it has the appearance of my wife's strawberry "plucker"; however, at its working-end are a pair of knurled rollers. Since the throat is only about 2" deep one would only be able to place the rollers over the check amount, usually on the upper right end of a check. Squeeze and pull, and voila: the familiar paper damage (XXXXXX) over the check amount.

An advertising piece from the Reading Stove Works, Reading, PA, inside the spring handles reads: GRABLER'S CHECK PROTECTOR, PAT. PEND.



Addition to the ASCC Library

The latest addition to our library is a new edition of **The Handbook of Check Collecting**, edited by Neil Sowards. Although Neil contributed many of the articles himself, there are more by writers like Marie Johnson, Jack Weaver and George Courtesis, among others.

The **Handbook** covers such topics as "Why Collect Checks," "Interesting Things to Look For" and "Values of Checks," as well as information on revenue stamps, check protectors and cancellations.

The booklet is great item for beginners to help decide what they want to collect, and even the experienced collector may pick up some new ideas. Unfortunately, pricing is not updated from the 1975 edition and most values given would have to be multiplied by a factor of four to be realistic in today's market. (Editor's note - for some of the RN's, even that factor would not be realistic.)

The **Handbook** may be borrowed from the library or ordered from Neil Sowards, 548 Home Ave., Fort Wayne, IN 46807, enclosing a check for \$12.



Charles Kemp

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